

Certificate Number: 00927-PAE-DE-029655624

Bankruptcy Case Number: 12-17331



00927-PAE-DE-029655624

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 30, 2017, at 6:02 o'clock PM EDT, EDWARD FRANCKS completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 30, 2017 By: /s/Evelyn Zelaya for RICHARD A GARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR